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FAMILY LIVING IN 25 FARM HOMES OF ASTOV, PINE COUNTY, MINNESOTA, FOR THE YEAR ENDING DECEMBER 31, 1925.

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A Preliminary Report

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FAMILY LIVING IN 25 FARM HOMES OF ASKOV, PINE COUNTY, MINNESOTA, FOR THE YEAR ENDING DECEMBER 31, 1925.

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Results of a summary of the cost or value of the goods used for family living purposes as reported in farm management cost accounts by 25 farm families of Askov, Minnesota, are given in this preliminary report. /1. The data were tabulated to show as clearly as possible the different uses of farm family income and the costs or values of the different kinds of goods recorded in the accounts as used for family living purposes during the year ending December 31, 1925.

Owing to their omission from the records which were kept, data on the value of garden produce (excluding potatoes) and fruits furnished by the farm for home use were obtained as estimates of the value of these foods used during the year. During 1926 a list of vegetables and fruits commonly grown in the locality was checked over item by item, with each of 20 to 25 families to determine the amounts of these commodities used. The average value of garden produce and fruits obtained in this way, $37 per family for 20 families, was regarded as typical or representative for the 25 families.

/1. The cost route at Askov, Minnesota, is maintained jointly by the Section of Farm Management, University of Minnesota and the Division of Farm Management and Costs, Bureau of Agricultural Economics, United States Department of Agriculture. The farmers who cooperated in this project kept complete records of all cash receipts and expenses, including farm business, household and personal, of labor used on different crops and livestock, of amounts of feed fed to livestock, of farm produce used in the farm home, etc. Copies of these records were made by a route man stationed at Askov, who visited each farm usually twice a week. He forwarded this material to the Section of Farm Management at the University of Minnesota for tabulation. All the material was checked for probable omissions and possible inaccuracies. Of the 29 farms from which records of the farm business were obtained two farms were excluded from this study as untypical and two because of omission of expenditures for family living purposes. All the figures to be presented represent averages for the 25 farms, or farm families, unless otherwise specified.

Description of Locality and Type of Farming.

Askov is the center of a Danish colony. It is a small village in the central part of Pine County, Minnesota. This county is situated on the eastern edge of the state approximately equi-distant from the southern and the extreme northern borders. Askov is on the main line of the Great Northern railroad between Duluth, at the western tip of Lake Superior, and the Twin Cities.

Pine County was originally covered with a pine forest. It was logged off before 1900 and the pines were removed. The second growth which now exists where the land is uncleared consists largely of poplar interminaled with a few birch and other trees. The pine stumps that have not been removed are well preserved and are usually blown out by the use of explosives when the land is cleared. The land in the vicinity of Askov is very rocky. The rocks must be removed before the land is plowed. The soil is red clay loam with some peat soil where the land is low.

About twenty years ago a committee was asked by a Danish society to select a suitable place for establishing a colony. After a survey of several tracts of land, the committee decided upon this Pine county tract which is now the Askov community. They obtained contract on a large acreage from lumber companies at a nominal price. This land was then parcelled out in small tracts of forty or eighty acres to prospective settlers at a very reasonable price. Each settler was required to clear five acres within eighteen months after purchasing to insure the committee-men that actual settlers were being secured.

Dairying immediately became the predominant enterprise. The settlers, many of whom came directly to Askov from Denmark, proved to be excellent dairymen. Clover grows luxuriantly on land from which the brush has been removed, and is the basic crop in the district. It furnishes the most important feed for the dairy cows.

The dairy enterprise is by far the largest single source of income. Dairy products with potatoes and rutabagas as cash crops are the three commodities upon which these people depend for the bulk of their income. As the farms are small, and most of the families include some children who are able to work, the important enterprises must provide a market for considerable hand labor. Dairy cattle, potatoes and rutabagas qualify admirably in this respect. The general plan of farming is to raise clover for hay and corn for silage to supply the roughage for the cattle, and to supplement it with as large an acreage of potatoes and rutabagas as the labor supply will permit. A crop rotation is completed by the production of some oats, but a large portion of the concentrates fed is purchased from surplus grain sections or supplied in the form of by-products of the milling industry. Nearly every farmer raises a few hogs and keeps some poultry but because of high feed prices these enterprises have not been highly profitable. Very few sheep are kept. Efficiency of production in all enterprises must be maintained if their agriculture is to be profitable. At Askov, farming is very intensive and could not survive on an extensive scale.

Cooperation plays a large part in the success of this community. A cooperative creamery, food store, cow-testing association, egg-shipping unit, etc., are established to reduce costs and thereby raise incomes. Besides cooperative business organizations there are cooperative societies for social purposes. A Danish Lutheran church is the central social organization. A first-class consolidated school provides educational facilities for the children through their high school age. A large percentage of the students after finishing high school at Askov continue their education in advanced institutions elsewhere. The members of the community, both farmers and townspeople, to a large extent band together to provide their own entertainment rather than to engage outsiders to come in. They have their own band and glee club. Occasionally a group organizes to present a dramatic play. Such forms of entertainment are given in the community hall maintained by the Danish Brotherhood Society.

One of the outstanding features of life in this Danish colony is the evidence of satisfaction that the people take in their mode of life. They are not driven by an unending desire to make monetary gains. Apparently their object in life is to live well. Consequently their earnings are used to improve their living conditions. Their dwellings are substantial and comfortable and all the buildings about the farmsteads are ordinarily well painted and well kept. Each family seems to take pride in the community and to be interested in the neighbors even to the extent of contributing money to aid a family that may have encountered misfortune. Farming in this area is conducted under severe handicaps when compared to the prairie sections of the northwest but the people seem well satisfied and contented. They are endeavoring to maintain a high standard of living and are enjoying themselves. The Danish colony at Askov is a fine example of what can be accomplished by cooperative effort and community development.

Financial Statement, Farm Business and Family Living.

A summary statement of the gross farm receipts and expenditures, the farm income, the farm family income, the value of purchased family living goods and the increase in capital, or savings, is shown in Table 1.

It will be noted that the 55 farms had an average investment of $13,966, not including money used for operating expenses. Gross receipts from farm operations amounted to $2,787 per farm and gross farm expenses were more than two-thirds as large, or $1,895 per farm for the year. Thus, an excess of $892 in receipts over expenses is noted, and this added to increase in inventory value, gives a farm income of $1,347 for the year. Supplemented by household and personal receipts, farm family income amounts to $1,443 per family for the year.

Expenditures for family goods purchased, $814 per family per year, reduce the available farm family income to $624 for the year on an average. This $624 may be regarded as increased capital or as the savings accumulation during the year of study. A part of it may represent available cash or credit in the bank or elsewhere to be drawn upon. Another part of it represents the mortgages or other bills paid (less interest paid in cash, charged as a farm expense) during the year. Still another part may represent live stock or machinery added to the farm business resources during the year.

Table 1. Financial statement. Farm business and family living receipts and expenditures for the year 1929. 25 farm families of Askov, Pine County, Minnesota.

Receipts, expenditures, etc. (Number of farms)	: Average amounts received, expended, etc. (25)			
	:	$	:	$
Farm investment, (land and buildings, equipment, livestock, feeds, supplies)	:	13960	:	
Gross receipts from farming	:	2787	:	
Gross expenses of farm operations	:	1695	:	
Excess receipts from farming	:	.	:	892
Inventory change, increase	:	455	:	
Farm income	:		:	1347
Household and personal receipts	:	91	:	
Farm family income	:		:	1438
Family living (household and personal expenses)	:	814	:	
Increased capital or accumulated savings	:	624	:	

The principal sources and uses of farm family income are shown, by families, in Table 2. Seven of the farmers had decreases in inventory valuations for the year, a decrease amounting to $38 per farm for the 25 farms. This decrease subtracted from the average increase in inventory valuation for the 25 farms, $493 per farm, leaves an average inventory valuation increase of $455 per farm. Two of the families experienced decreases in farm capital or assumed an added indebtedness during the year, that is, the living expenses of two families were more than the farm family income. There was an increase in the capital or savings of the other 23 families during the year.

Table 2. Sources and uses of farm family income, by farm family, for the year 1925. 25 farm families of Askov, Pine County, Minnesota.

Farm family Number	Farm family income: Total	Excess farm receipts	Household and personal receipts	Inventory change: Increase	Inventory change: Decrease	Purchased family living	Increased capital or savings	Decreased capital or added indebtedness
	$	$	$	$	$	$	$	$
25	300	514			214	449		149
36	409	706			297	1122		713
12	525	- 413		938		299	226	
37	928	400		438		429	499	
17	936	1021			93	747	181	
26	931	515		416		406	525	
33	1008	1111			103	701	307	
21	1109	- 141	500	750		500	609	
39	1230	1031		199		802	418	
22	1285	742	98	445		653	632	
11	1402	1066	240	96		929	473	
15	1403	1074	35	294		749	654	
14	1418	1450			32	1242	176	
19	1536	1025		511		589	947	
23	1549	1656			107	1361	188	
38	1598	599		999		589	1009	
32	1599	1269		330		1443	156	
24	1658	-1256	22	2922		462	1196	
16	1712	1911			99	1331	381	
13	1754	368		1386		972	782	
10	2023	624	916	483		583	1440	
31	2154	1053	480	621		1278	876	
35	2159	1830		329		869	1290	
20	2363	2047		316		850	1513	
18	2990	2128		862		993	1997	
Aver.	1438	892	91	493	38	814	659	35

Expenditures for Family Living Purposes.

The total expenditures for family living goods and facilities purchased, averaging $814 per family, have been noted in Table 2. The expenditures for goods and facilities purchased represent slightly more than three-fifths (61.2 per cent) of the total value of all goods used for family living purposes, the remaining 38.8 per cent of the family living goods, $515 worth per family, was furnished by the farm. The values of these goods are not included in the farm family income.

The value of family living goods and facilities is of interest from the standpoints of actual expenditures (household and personal expenses) and of total value of all goods used whether purchased or furnished by the farm. In view of this double interest the two sets of data on family living are presented separately, Tables 3 and 4, by families arrayed according to total farm family income as in Table 2. Tables 3 and 4 are preceded by an explanation of the plan of classification of goods used.

Classification of Goods Used.

The principal groups of goods recognized in Department Bulletin 1466, of the U. S. Dept. of Agriculture, and in preliminary reports of the U. S. Dept. of Agriculture are used insofar as possible as the basis of classification of the goods used for family living purposes by the 25 families. In this scheme of classification, goods are grouped on the basis of the logical relation of those goods to the standard of living. The object of this classification is twofold: (1) To enable the reader to make direct comparisons of the values of goods for specific purposes and (2) to afford a more satisfactory index to the standard of living than is afforded by the total value of all goods. Food, clothing, rent, furnishings, operation, maintenance of health, advancement, personal, insurance (life and health) and unclassified constitute the main groups of goods.

In this plan of classification, used in Department Bulletin 1466 and in the reports resulting from studies conducted by the survey method, food includes meats, dairy products, honey, flour, meal, vegetables and fruit furnished by the farm valued insofar as possible at what they would have brought had they been sold. It also includes groceries and other food products purchased.

Clothing includes all articles of wearing apparel actually purchased for all members of the farm family during the year of study. Clothing values are arrived at by adding for each member of the family the costs as given by the homemaker of the separate articles of clothing which were purchased, except in a few cases where an estimate of total costs of clothing for the entire family was taken.

Use of the farm house for the year is charged at ten per cent of the value of the house, insofar as this value could be determined by the field agent. This rental value is intended to cover taxes, insurance and repairs on the house and to pay six per cent interest on the investment.

Furniture and furnishings include musical instruments, furniture, pictures, floor covering, bedding, linens, tableware, utensils and equipment for cooking, cleaning, laundry and canning purchased during the year. Depreciation of furnishings in the home is not taken into account.

Operation goods include fuel furnished by the farm, fuel, soap, cleansers, and matches purchased, hired help in the household, charges for laundry sent out, and telephone service. They also include depreciation and gasoline, oil, repairs, license, insurance and other accessories for the automobile where these are chargeable to household and family use. Proportion of the total operation cost of the automobile for household use was taken as an estimate when the data were obtained.

Goods used for the maintenance of health cover doctor's, nurse's and dentist's services, hospital bills and medicines of all kinds purchased during the year.

Advancement goods include board and lodging at high school or college, school and college text books, supplies and tuition, reading matter in the home, organization and club dues, sports, vacation trips, church support and benevolences.

Personal goods cover barber's fees, toilet articles, gifts, candy and tobacco.

Insurance goods include premiums paid on life, endowment, health or accident policies during the year.

Unclassified goods include burials, cemetery lots and other goods, the purpose of which is not specified.

Dissimilarities in Classification: Aside from food, house rent, furniture and furnishings and maintenance of health values of the principal groups of goods of the present study are not comparable with corresponding values shown in the bulletin and the preliminary reports referred to above. In the present study expenditures for many goods of major importance were reported under "personal". Undoubtedly, "personal" as shown for the 25 families of this study includes articles of clothing, some goods and facilities contributing to advancement and certain expenditures which ordinarily would be classed as life or health insurance. These differences in classification mean no difference in the total value of all goods obtained from the use of any other scheme of classification, however. Expenditures for all these goods enter into the total cost or value of family living no matter where they are classified.

But there are minor points of difference for which allowance should be made in the total cost or value of all goods used for family living purposes. The value of operation goods for the 25 families may be slightly reduced owing to the omission of a part of household supplies usually purchased with groceries and to the rather low value of furnished wood (stumps reckoned in terms of cost of labor in preparing them for use.)

[illegible] in the value of operation goods is further reduced by the charging of all costs of operating the automobile, all the use of the telephone and fuel for light and power to the farm business regardless of the fact that part of these goods were used for family living purposes.

Difficulty in determining the proportion or percentage of these costs, the automobile costs especially, constitutes the principal reason for charging all of them to the farm business.

Significance of Distribution of Total Value of Goods Used as an Index of the Standard of Living.

The distribution of the total value of goods used among the principal groups of these goods offers a fairly satisfactory method of deciding how well families actually live. The most worth-while values in life grow out of the use of non-material goods, that is, education, recreation, and so on, provided of course, that the needs for food, clothing, shelter, and other material goods have been met.

The distribution of the value of goods used is usually expressed in terms of the percentages or proportions that the values of the principal groups of goods are of the value of all goods. The distribution of the total value of goods involves several questions. What percentage is the value of foods of the total value of goods used during the year? What percentage or proportion is the cost of clothing of the value of all goods? Similarly, what percentages are the values of operation goods, health maintenance goods, advancement goods, and personal goods of the value of all goods used? Finally, how do these percentages change, that is, increase or decrease, with variations in the incomes which are available for family living.

The results of a general study of the cost of living among approximately 12,000 working men's families of 92 localities throughout the United States about 1918, /2 show that as the family income, and consequently as the total value of all goods used increases, a larger proportion of this total value is for the purposes other than food, rent, fuel and light. On the other hand, as the income rises the proportion going for the so-called necessities falls noticeably. Results of an earlier study of the cost of living among 11,000 working men's families of the principal industrial centers of 33 states about 1902, /3 show the same trend, except that the proportion for rent remains almost constant as the income rises. The results of the recent studies of the standard of living of 2,886 farm families

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/2. Cost of Living in the United States, Monthly Labor Review, Bureau of Labor Statistics, U. S. Department of Labor, August, 1919, p. 119.
/3. Cost of Living and Retail Prices of Food, Eighteenth Annual Report of the Commissioner of Labor, 1903.

by the Bureau of Agricultural Economics, /4 show practically the same trends as the results of the two studies made among laborers. In general then, higher levels of living possible from higher incomes mean higher percentages of the total value of goods devoted to clothing, to furniture and furnishings, to the maintenance of health, and to advancement, including education, reading matter, church support and recreation.

Values of Goods and Facilities Purchased for Family Living Purposes.

The distribution of the total value of goods purchased among the principal groups of these goods for the Askov families is shown in Table 3, by families listed in the same order as in Table 2.

Of the average expenditures for all goods by the 25 families $814 per family 44.1 per cent, $359 per family went for food. Less than a fifth, 17.3 per cent ($141 per family), was spent for clothing, about a twentieth, 5.2 per cent, ($42 per family) was spent for furnishings and equipment, 7.4 per cent, ($60 per family) was spent for the maintenance of health and the remainder, 26 per cent ($212 per family) was spent for other purposes. The average size of family amounts to 5.6 persons for the 25 families.

Values of All Goods Used for Family Living Purposes.

Total value of all goods: The average values of all goods and of the principal groups used for family living purposes are shown in Table 4, by families listed in the order in which they appear in Tables 2 and 3. The average value of all goods used, the percentage of the total value of goods furnished by the farm and purchased, the distribution of the total value among the principal groups of goods are shown again in Table 5, in comparison with similar averages for 2,886 farm families studied by the survey method. The value of all goods used during the year by the Askov families, $1,329 per family, is below the corresponding average for the 2,886 families, or $1,598 per family. Less of the total value of family living is furnished by the farm with the Askov families. It is $515 worth, or approximately 39 per cent of the total value of all goods used, in comparison with $684 worth or almost 43 per cent of the total, with the 2,886 families.

The lower average value of goods furnished by the farm for the present study is due primarily to lower costs or values of food reported. This may mean smaller quantities of the different kinds of foods which may have been charged at lower costs or prices than in the larger study.

/4. The Farmers' Standard of Living, Dept. Bulletin 1466, U. S. Dept. of Agriculture, 1926.

Table 3. Distribution of total value of goods purchased among the principal groups of those goods. 25 farm families of Nekoy, Pima County, Missouri, 1935.

Farm family Number	Size of family Persons	Value of goods purchased: Total	Food	Clothing	Furnishings and Equipment	Health	All other purposes
		$	$	$	$	$	$
25	7	449	192	114	12	54	77
36	8	1152	307	132	10	639	128
12	3	359	146	49	8	27	79
37	3	429	202	55	65	10	106
17	3	747	396	125	-	14	212
23	6	406	233	47	20	39	67
33	4	701	320	184	32	44	52
21	3	500	248	49	16	1	186
29	5	802	296	106	66	137	137
22	4	653	383	35	39	8	188
11	5	839	369	224	58	72	206
15	4	749	311	73	15	9	339
14	5	1312	564	232	50	-	396
19	6	590	309	94	54	10	122
24	5	1361	439	148	161	7	576
28	2	539	206	113	47	5	118
32	10	1443	532	307	67	53	484
34	4	463	274	62	9	29	88
16	12	1331	696	255	216	68	94
13	9	972	518	224	6	24	170
18	1	583	207	67	8	-	301
31	4	1279	367	202	23	41	645
26	6	863	367	106	40	44	312
20	5	650	302	250	8	99	171
10	5	943	614	283	41	1	64
Aver.25:	5.6	814	359	141	42	60	212
Pct.of:							
total.:	-	100.0	44.1	17.3	5.2	7.4	26.0

Table 4. Values of all goods used including goods furnished by the farm and purchased, and distribution of this value among the principal groups of goods. 20 farm families of Askov, Pine County, Minnesota, 1921.

Farm family	Value of goods used								
	Furnished per family	Purchased per family	Total	Food			Clothing	Rent	All other purposes
				Furnished	Purchased	Total			
Number	$	$	$	$	$	$	$	$	$
25	581	440	1 17	258	192	450	114	246	307
36	543	1122	1665	429	207	636	132	77	820
12	356	299	655	123	136	259	49	177	170
37	377	429	806	198	202	400	56	147	203
17	365	747	1115	151	396	547	115	196	258
26	261	406	667	182	233	415	47	41	164
33	486	701	1181	245	390	635	183	196	167
21	530	500	1030	130	248	378	49	353	250
39	360	802	1162	213	296	509	106	110	437
22	685	653	1261	210	383	593	35	375	278
11	500	929	1429	221	369	590	224	215	400
15	691	749	1430	169	311	480	76	490	384
14	815	1242	2057	382	564	946	232	400	479
19	358	569	697	192	309	501	94	78	224
23	584	1361	1925	291	469	760	148	242	775
28	536	589	1125	194	306	500	113	342	170
32	523	1443	1966	307	522	829	307	157	673
24	337	462	799	241	274	515	62	73	149
16	942	1331	2278	277	696	973	255	585	465
13	418	972	1390	253	548	801	224	117	248
18	689	583	1272	331	207	538	67	294	373
31	670	1278	1948	308	367	675	202	332	739
35	420	869	1289	227	367	594	106	147	442
20	456	850	1306	281	362	643	250	136	277
10	548	993	1541	299	614	913	283	195	150
Aver. (20)	515	814	1329	244	359	603	141	230	355
Pct. of total	38.8	61.2	100.0	40.5	59.5	45.4	10.6	17.3	26.7

Distribution of the values of goods according to uses: The average values of the principal groups of goods is shown in Table 5 insofar as these could be classified from the data available. Only five or six main groups of goods, - food, clothing, rent, fuel, health and "all other" - are comparable with similar groups of goods recognized in the study made by the survey method.

Food: Food, amounting to $603 per family and comprising 45.4 per cent of the total value of all goods, is by far the most important item of family living. With the 2,886 families, food amounting to almost $489 per family comprises 41.2 per cent of the average value of all goods used. Approximately 40 per cent, $244, worth, of the food is furnished by the farm with the 25 families, in comparison with 67 per cent, or $141 worth, furnished by the farm, with the 2,886 families studied by the survey method.

Comparison of the average value of food used by the Askov families with a similar average for 26 farm families of Ohio for the year ending April 1, 1925, as determined by the household accounting method, is of interest, /5. The Ohio families, selected in nine counties on the basis of the homemaker's interest in and ability to keep household accounts, recorded $625 worth of food used during the year, on an average. Almost 64 per cent, $400 worth, of this food was furnished by the farm and the remainder, $226 worth, was provided by direct purchase. The average size of the Ohio families was 4.5 persons.

Clothing: Costs for clothing amounting to $141 per family are 10.6 per cent of the value of all goods used. Clothing costs for families of this study are noticeably lower than for the families of the larger study - $235 per family or 14.7 per cent of the value of all goods used. It is probable that the lower cost for clothing for the Askov families is due in part to the omission of certain articles of clothing which may have been recorded under "personal goods". Further, it is probable that minor articles of clothing, such as work gloves, were included under household supplies or groceries or omitted entirely.

The costs of clothing (and dress) for the 26 Ohio families referred to above amounted to $201 per family, on an average. Clothing and dress for these families differ from clothing for the Askov families and the 2,886 families studied by the survey method in that it includes barber's services, cosmetics, jewelry, etc., classified ordinarily under personal goods. Expenditures for these goods, amounting to almost $11 per family for the 2,886 families, are not discernible for either the 25 Askov families or the 26 Ohio families.

/5. The Cost of Family Living on the Farm, C. E. Lively, Department of Rural Economics, Ohio State University.

Table 5. Average value of goods used during one year and the distribution of this value among the different groups of goods classified according to use, including materials furnished by the farm and purchased. 25 farm families of Askov, Pine County, Minnesota, in comparison with farm families of selected localities in 11 states.

A. Average total value of goods used during one year by 25 farm families of Askov, Pine County, Minnesota, 1925, $1,329 per family. Average size of family 5.6 persons.

	Furnished by farm	Purchased	Total	Proportion of total
	$	$	$	Pct.
All family living	515.30	813.90	1329.20	100.0
Food, including groceries	244.50	358.70	603.20	45.4
Clothing	-	141.10	141.10	10.6
Rent (10% value of house)	230.00	-	230.00	17.3
Fuel	40.80	27.40	68.20	5.1
All others	-	286.70	286.70	21.6
Operation (goods (exc. fuel)	-	8.00	8.00	.6
Furniture and furnishings	-	42.40	42.40	3.2
Maintenance of health	-	59.80	59.80	4.5
Advancement	-	45.10	45.10	3.4
Personal	-	102.40	102.40	7.7
Insurance	-	8.40	8.40	.6
Unclassified	-	20.60	20.60	1.6
Per. of total furnished & purchased	38.8	61.2	100.00	100.0

B. Average total value of goods used during one year by 2,886 farm families of selected localities in 11 states 1922-1924, $1,598 per family. Average size of family 4.4 persons.

All family living	683.70	913.30	1597.30	100.0
Food, including groceries	440.70	218.10	658.80	41.2
Clothing	-	234.90	234.90	14.7
Rent (10% value of house)	199.60	-	199.60	12.5
Fuel	43.20	42.00	85.20	5.3
All others	.20	418.80	419.00	26.3
Operation (goods (exc. fuel)	.20	127.70	127.90	8.0
Furniture and furnishings	-	40.20	40.20	2.5
Maintenance of health	-	61.60	61.60	3.8
Advancement	-	104.80	104.80	6.6
Personal	-	41.00	41.00	2.6
Insurance	-	40.80	40.80	2.6
Unclassified	-	2.70	2.70	.2
Per. of total furnished & purchased	42.8	57.2	100.00	100.0

Rent: Rent charge for use of the house, $130 per family, comprises 17.3 per cent of the value of all goods used. This charge is higher than for the larger study with which comparisons are made, $100 per family, or 12.5 per cent of the value of all goods used. The higher charge for the 25 families is due to higher valuation of the farm house on an average. This was expected since houses in the Askov locality are newer (having been built more recently) and are probably more substantially built to combat the severity of northern winter weather.

Fuel: Fuel amounting to $68 per family comprises 5.1 per cent of the total value of all goods used. This is less than the value of fuel used by the 2,886 families, $85 per family comprising 5.3 per cent of all goods used, due in part to lower valuations of the wood furnished by the farm and to the omission of fuel for light and power among the Askov families.

All other goods: Expenditure for all other goods, amounting to almost $287 per family, cover 21.6 per cent of the total value of all goods. With the 2,886 families, expenditures for similar purposes amount to $149 per family, or 26.3 per cent of the total value of all goods used. Aside from the expenditure for the maintenance of health the different groups of items included under "all other purposes" in the two sets of figures are not strictly comparable, owing to difficulty of classifying the different items similarly in the two studies.

It is interesting to note that the average expenditure for the maintenance of health is about the same for the two groups of families, $60 each for the 25 Askov families and almost $62 each for the 2,886 families studied by the survey method. Expenditures for health goods, facilities and services amount to 4.5 per cent of the value of all goods used in the former case and 3.8 per cent of all goods used in the latter case. Expenditure for health maintenance for the 26 Ohio families amounted to $53 per year.

It is also interesting that the expenditure for furniture and furnishings is about the same in both instances, - $42 per family with the Askov families and $40 per family with the other families. The figures may be less comparable than the figures for health maintenance goods and facilities, however. With the Askov families they may include minor expenditures for household supplies which are charged under operation costs in the other study. The Ohio families referred to above recorded an expenditure of $63 for furniture and furnishings, on an average.

While additional comparisons for the Askov families and the 2,556 families may be made, as desired, from Table 5, little importance should be attached to the corresponding amounts designated as operation goods (except fuel), furnishing goods, personal goods, and life and health insurance owing to the difficulty of classifying those goods in definitely specified groups. In all these comparisons of actual costs some allowance should be made for changes in price levels from year to year although these changes were insignificant for the three-year period intervening between the two studies.

Trends in the distribution of goods with increased value of family living: Comparison of the trends in the distribution of the value of goods with increase in the total value of all goods used is of interest. Similar trends are noted in both sets of figures, Table 6, although changes in the percentage distribution is less pronounced and much less regular with the Askov study owing to the extremely small number of families in each value-of-family-living or expenditure group.

The proportion that the value of food is of the value of all goods used decreases roughly from 51.7 per cent to 42.7 per cent with an increase in the value of family living from $765 per family to $2,376 per family. The proportions that clothing costs and "all other" costs are of the total cost appear to show slight irregular increases and the proportion for rent seems to vary without regard to an increase in the total value of family living.

Summary.

Careful study and analysis of the 25 sets of farm management and farm cost accounts has revealed a source of information on farm family living practically complete, except for the record of garden produce and fruits furnished by the farm and except for certain items of household operation; telephone, fuel for light and power, and operation of the automobile for family use, charged arbitrarily to farm operation costs.

Difficulty met in the classification of items of expenditures usually grouped as personal, in the accounts as reported, could be avoided in the future by having farm families who are keeping accounts record all items by name, which items may then be classified as desired by those having to do with summary and analysis of the accounts.

If the farmers who are keeping farm management or farm organization accounts can be induced to keep records of the costs of the goods, facilities and services consumed annually for family purposes, also, there will soon be available basic and timely information on the expenditure or the use of farm income. The use as well as the attainment of either farm or family income is a part of the basic objective in farming. Farm business operations and farm family living are both

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essential parts of the same process, the realizations of the comforts and satisfactions to be attained through the occupation of farming. Farmers who keep farm management cost records may well consider keeping also complete records of the various kinds of goods, facilities and services consumed annually for family living purposes. Ordinarily homemakers or other members of the farm household are eager to assist in keeping track of where the money goes, and of the goods and facilities which it provides.

Table 6. Distribution of average value or cost of goods of family living among the most important groups of goods by steps of increase in the value of family living. 25 farm families of Askov, Pine County, Minnesota, in comparison with farm families of selected localities in 11 states.

A. 25 farm families of Askov, Pine County, Minnesota.								
Value of family living group	Families	Size of family	Average value	Value or cost of family living: Proportion of total for: Food	Clothing	Rent	All other
	No.	Pers.	$	Pct.	Pct.	Pct.	Pct.
Under 900	5	4.4	765	54.7	7.7	13.5	24.1
900 - 1199	6	5.0	1105	45.5	10.3	22.2	22.1
1200 - 1499	7	4.9	1342	40.1	10.4	14.9	25.6
1500 - 1799	2	6.5	1603	36.3	12.9	8.5	30.3
1800 - 2099	4	7.2	1974	40.6	11.3	14.3	33.8
2100 & over	1	10.0	2276	42.7	11.2	25.7	20.4
Total	25	5.6	1382	45.4	10.6	17.3	26.7
B. 2,816 farm families of selected localities in 11 states, 1922 - 1924.							
Below 600	58	3.0	436	44.4	11.6	12.5	31.5
600 - 899	260	3.4	779	52.1	11.9	11.6	24.4
900 - 1199	579	3.7	1055	47.6	12.6	13.0	26.8
1200 - 1499	514	4.1	1339	45.3	13.8	12.7	28.2
1500 - 1799	452	4.6	1639	43.0	15.1	12.2	29.7
1800 - 2099	322	4.8	1932	39.8	15.4	13.5	31.3
2100 - 2399	196	5.3	2220	37.2	15.8	12.6	34.4
2400 - 2699	116	5.4	2529	36.2	15.5	12.3	36.0
2700 - 2999	83	5.7	2854	33.6	16.0	13.1	37.3
3000 & over	136	6.2	3779	30.7	16.4	10.9	42.0
Total	2816	4.4	1591	41.2	14.7	12.5	31.6